

The Resilient Library Newsletter

December 13, 2020

Volume 3, Issue 2

PLEASE NOTE:

Many of the images and underlined text in this newsletter have hyperlinks to their corresponding websites

Press Ctrl+click on images and underlined text to be directed to those websites

Inside this issue:

Book Spotlight	3
Winter Luminaries	4
Caregiver Taxes	5
POTS Syndrome	7
Holiday Safety Tips	7
About this Newsletter	8
Library Links, Services & Contact Info	8

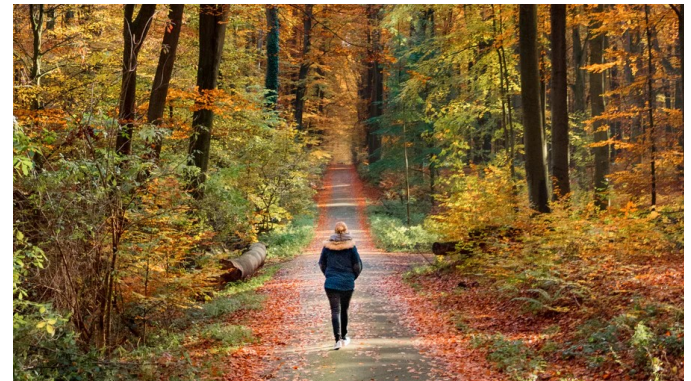
From [NIH/NIDDK](#)

If you have made an effort to fit more physical activity into your day, that is great! If you need motivation to keep it going, it may help to—

Track Your Progress

Seeing your progress over time may help you keep at it. You can track your progress on paper, online, or with an app for your phone or computer. Monitor the type of activity you did, how long you did it, and how you felt. Use this information to chart your progress, overcome setbacks, stay motivated, and set new goals.

If you're looking for an online tool, the [NIH Body Weight Planner](#) lets you tailor your calorie and physical activity plans to reach your



personal goals within a specific time period.

Another way to see your progress is on a smartphone, mobile device, or computer. You can download a fitness app that allows you to enter information and gauge your effort.

Devices such as pedometers and fitness trackers can help you count steps, calories, active minutes, hours of sleep, and more. You wear most of these devices on your wrist like a watch or clipped to your clothing. Some of

the devices can also track your heart rate and how far you walk or run during a certain period of time.

Be Safe

Be sure to play it safe, regardless of which activities you choose. An injury could cause a setback, keep you from meeting your physical activity goals, and affect how active you are in the future.

- **Start slowly.** If you are starting a new physical activity program, go slowly at first. Even

See **Moving** on page 2

if you are doing an activity that you once did well, begin little by little to lower your chance of injury or burnout.

- **Stay hydrated.** Remember to drink liquids. Water is an option. Sports beverages have a lot of sugar, will add extra calories, and aren't necessary for most moderate activity.



- **Listen to your body.** Take it easy at first and see how you feel before trying more challenging workouts. Stop if you feel out of breath, dizzy, faint, or nauseated, or if you have chest pain or any other type of pain.
- **Address existing health issues.** If you have an injury or health problem such as diabetes or heart disease, talk with your health care professional about how to add physical activity to your life safely.
- **Think ahead and plan for setbacks.**

Have options ready in advance in case of bad weather, injury, or other unusual events. If you do get off track, don't give up. Regroup and focus on meeting your goal again as soon as you can.

Keep It Going and Build On Your Progress

Choosing physical activities you enjoy and that match your interests and abilities may help you stick with them for the long run. You can try new activities, too. To add

variety, consider:

- Low-impact aerobics
- Walking on a treadmill or outdoors
- Seated aerobics, yoga, or tai chi
- Going on a bike ride (with a helmet)

Increase Physical Activity Slowly Over Time

As you reach your goals, think about how you can up the intensity or time spent being active. To reduce injury risk, increase physical activity gradually. First, increase the number of minutes you engage in an activity per session or the num-

ber of times that you do an activity each day or each week. For example, if you are walking 3 days a week, add another day. Later, up the intensity by walking faster or jogging.

Little by little, raise the number of times you do each strength-training activity. For instance, first work up to 2 sets of 10 to 15 repetitions with a 1-pound weight. When that is easy for you, consider trying the activity with a 2-pound weight. Make changes slowly. If you add weight, do fewer repetitions until you get used to the greater intensity.



As you build stronger muscles, consider new strengthening activities, too. Do moves that use your body weight and test your upper body strength, such as push-ups. Start with bent knee push-ups if your arms or stomach aren't yet strong enough to support your full body weight.

Reward Yourself

Give yourself a nonfood reward for meeting your goals. Think of rewards that may motivate you to

do even more, such as trying a new, healthy recipe... or joining a local, low-cost recreation center [such as the [Salem Senior Center](#)].

Excerpted from [Tips to Keep Moving | NIDDK \(nih.gov\)](#)

What are the benefits of regular physical activity?

Improve your health

Regular physical activity may help prevent or delay type 2 diabetes, heart disease, high blood pressure, and stroke.

Physical activity may help

- Reduce your risk for certain cancers.
- Maintain your weight by balancing the number of calories you use with the number you take in. To lose weight, you'll need to use more than you take in.

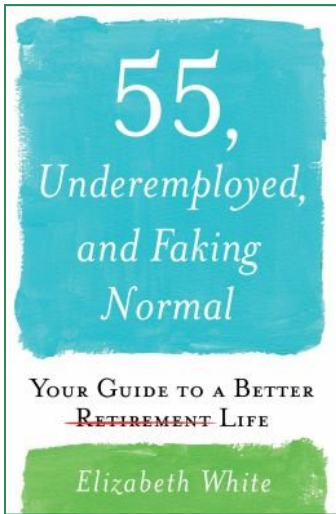
Improve your quality of life

Regular physical activity also may improve your quality of life right now. Become more active and you may enjoy a happier mood, less stress, and a stronger body.

Being active may help you look and feel better, both now and in the future.

Book Spotlight— *55, Underemployed, and Faking Normal: Your Guide to a Better Life*

Volume 3, Issue 2



*Available in print
and audiobook at
www.rvl.info*

“For the millions of people in their fifties and sixties who find themselves out of work or underemployed and financially incapable of retiring, here’s a practical plan for getting past blame and shame, overcoming denial, and finding a path to a new normal. Elizabeth White has an impressive resume, which includes advanced degrees from Harvard and Johns Hopkins and a distinguished employment history. She started a business that failed and then tried to re-enter the work force in her mid-fifties, only to learn that there is little demand for workers her age, even with her outstanding resume. Her retirement savings account was largely depleted by her business. For a while Elizabeth lived in denial, but then had to begin to adjust to her new reality, shedding the gym membership, getting a roommate, forgoing restaurant meals, and so on. She soon learned she wasn’t alone: there are millions of Americans in her predicament and worse, exhausted trying to survive and overcome every day. In *55, Underemployed, and Faking Normal*, Elizabeth invites you to join her in looking beyond your immediate surroundings and circumstances to what is possible in the new normal of financial insecurity. Maybe you’re in your fifties and sixties, like Elizabeth, and you have not saved nearly enough to retire. It’s too late for blame or shame—and it wouldn’t help anyway. What you want to know is what you can do now to create a decent third act.”

*“This relevant
and well-
researched
book will
appeal not
only to those
55 plus, but to
the generation
coming right
behind them
who may
face similar
Issues.”*

—Booklist

*“I stopped believing in Santa Claus when I was six.
Mother took me to see him in a department store
and he asked for my autograph.”*

—Shirley Temple

**“There are three stages of man:
he believes in Santa Claus;
he does not believe in Santa Claus;
he is Santa Claus.”**

—Bob Phillips

“You can tell a lot about a person by the way they handle three things: a rainy day, lost luggage and tangled Christmas tree lights.”

—Maya Angelou

Make pretty winter luminaries that appear to be covered with freshly fallen snow! Oh so gorgeous, perfect for the holidays and so easy to make.



Materials you will need:

Glass jar	2 Pinecones
Lace	Twine and/or baker's twine
Hot glue gun	Snow-Tex (or Glitter glue)
Epsom salt	Candle (or battery-powered candle)

Step 1. Wash and dry jar.

Step 2. Glue (or sew or tie) lace around the rim of jar.

Step 3. Tie twine around the rim of the jar.

Step 4. Attach pinecones to lace using hot glue (or tie with twine).

Step 5. Decorate pinecones and top of jar rim with Snow-Tex (or glitter glue).

Step 6. Add Epsom salt to the jar and insert the candle.

Alternative: You could add Epsom salt and candle to jar before decorating. Just use care when decorating so that you do not dislodge the candle and salt in the bottom.



CORRECTION: Part Three of this series was to have been an article on services provided by the Local Office on Aging. They let us know that—with the pandemic—many of their services are restricted (no in-home assessments, for example) and/or maxed out (wait lists for Meals-on-Wheels and transportation programs). We will stay in touch with their office and keep you apprised of the availability of services as we are made aware of them.

PART THREE Caregiver Taxes

From Caring.com

The following are five strategies for claiming the tax advantages of being a primary caregiver.

I. Claim Your Parent as a Dependent

Doing so gives you an additional exemption for tax purposes. To qualify, you must have provided more than half of your parent's total financial support for the year. Total support means food, lodging, medical expenses, recreation, transportation, and other essential needs funded by any party, including your parent. If your parent is living with you, remember to include the fair market value of his or her "rent" in your calculations.

Also, your parent's gross annual income has to be below \$4,050 from any wages, investment income, or rental income. But that's \$4,050 in addition to Social

Security benefits—Social Security isn't counted. If your parent doesn't have a pension and his primary income is Social Security, you may qualify. For further information, refer to [Form 1040](#) instructions to see whether a portion of your parent's social security benefits are counted toward gross income.

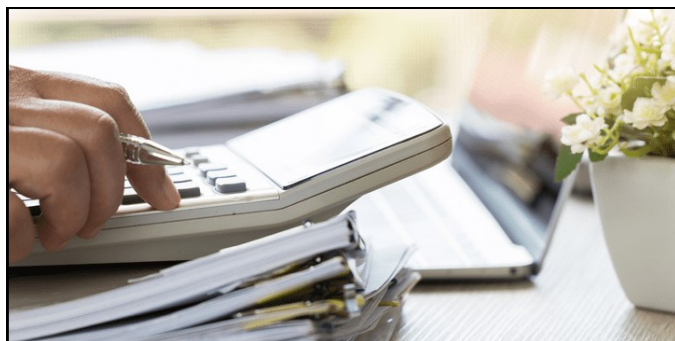
For you as the caregiver, the tax savings can be significant; for tax year 2016, the exemption from taxable income for each dependent is \$4,050. If you're in the 25 percent tax bracket, that would mean you'd cut your taxes by about \$900.

To calculate if you provided more than half of your parent or other family member's support, you have to first determine his or her total cost of living, including the value of housing, utilities, food, and out-of-pocket medical expenses. The Internal Revenue Service provides instructions and a worksheet to help you do this calculation in [IRS Publication 501](#).

Does your parent meet these criteria? If so, make sure to claim him or her as a dependent on [Form 1040](#).

2. Set Up a Multiple Support Agreement

What if you and your siblings are sharing the responsibility of caring for an aging parent or other relative? In that case, the tax laws of-



fer something called a Multiple Support Declaration, which allows one person to claim the tax exemption for a dependent family member even though more than one are sharing support obligations. Everyone who's financially contributing to the aging family member's support must sign a special [Multiple Support Declaration form](#) provided by the IRS. The person claiming the exemption submits the form with his or her tax return.

There are four basic criteria to meet in order for you to receive a tax exemption for your parent or other dependent family member. They are:

- You pay more than 10 percent of the dependent family member's support.
- The amount paid by you and others together totals more than half the family member's financial support.
- Each contributor could have claimed the exemption, except that each gave less than one-half of the total care costs.
- Each contributor who paid more than 10 percent of the support agrees that you can take the tax exemption on

See **Finances** on page 6

your return (which means that none of them can do so in the same tax year).

In other words, what's happening here is that you and your siblings share care and financial support of your parent or other family member, but you all agree that you—perhaps because of your role as primary caregiver—get to claim that person as a dependent and receive tax credit.

3. Set Up a Flexible Spending Account

Flexible spending accounts, or FSAs, are an employee benefit provided by many companies; talk to your HR department to find out if your company has one. If so, you estimate how much money you're spending on your parent's medical and other expenses—remembering to count eyeglasses, dental care, medications, and pharmacy supplies—and your employer pulls this amount out of your paycheck before taxes, so the money is tax-free. You're then allowed to use the money in this account to reimburse yourself for those medical expenses.

4. Claim All Possible Expenses on Your Taxes

As a primary caregiver, you'd be amazed at what's tax deductible if you read the fine print carefully. In many cases, not only are medical expenses for you and your dependents (including your parent) deductible, but also travel expenses to get to your or a de-

pendent's medical appointments (either as a per-mile driving charge plus parking and tolls, or as cab fare). According to the IRS, medical travel expenses are a deductible expense "when anyone accompanies an individual for medical care who is unable to travel alone." You can also claim medical expenses for anyone you claim as a dependent who's in a nursing home or retirement home.

To qualify, your parent must be a legal resident and you must have provided more than half of their total support for the year. In other words, all requirements for dependency apply except for the income requirement. Standard rules for medical expense deductions apply as well, so depending on your age, you may only deduct the amount by which your medical expenses exceed 7.5% or 10% of your adjustable gross income.

To find out more about these tax issues, consult a tax professional or go to the [IRS website](#). Itemized deductions should be listed on [Schedule A of Form 1040](#).

5. Claim the Dependent Care Credit

If you pay someone to care for your elderly parent, you may be able to claim the [Dependent Care Credit](#) on Form 1040, regardless of whether or not your parent qualifies as a dependent on your tax return.

The tax credit is designed to offset costs of providing care incurred because you were working or looking for work, so you must have income or work-related ex-

penses to qualify. In addition, you must be able to identify your care provider on [Form 2441](#), including their name, address and social security number.

6. Get Professional Help

Figuring out exactly what you can claim and how to claim it can be complicated stuff. It's almost certainly worthwhile to get professional help with your taxes from a tax preparation company or CPA (certified public accountant) if you're in a caregiver situation. You will probably save enough from the tax professional's expertise to more than cover his or her fees.

Excerpted from [Caregiver Finances \(caring.com\)](#)

More Caregiver Tax Information

Requirements and benefits may vary from year to year. For more information on each of the tax benefits described in this guide, refer to the following documents:

- [Publication 501](#) for claiming your parent as a dependent
- [Publication 502](#) for deducting your parent's medical and dental expenses
- [Publication 503](#) for claiming the dependent care credit

You may download these free publications from [IRS.gov](#) or order them by calling 800-TAX-FORM (800-829-3676).

Some COVID-19 Survivors Being Diagnosed with Syndrome Called POTS

Volume 3, Issue 2

By [Scripps National](#)

Some people who have been dealing with COVID-19 symptoms for months are getting hope with a new diagnosis.

Doctors are starting to recognize a syndrome called POTS in some of them. It stands for postural orthostatic tachycardia syndrome.

POTS is a disorder of the autonomic nervous system, which is responsible for controlling things like our heart rate and blood pressure.

It's estimated as many as 3 million people in the U.S. have POTS, not connected to COVID-19, but it's a new diagnosis for some post-COVID patients.

"One has to have POTS-like symptoms at least more than 6

months before we can diagnose POTS and that's another reason we are only beginning to recognize POTS now because the pandemic started earlier this year and although we feel like it's been going on forever, we are only recognizing it now," said Dr. Tae Chung, Director of the Johns Hopkins POTS Clinic.

Chung just opened a clinic dedicated to post-COVID patients with POTS-like symptoms about a month ago. Those symptoms include lightheadedness, prolonged fatigue and brain fog.

It is a hard condition to recognize and doctors are being cautious in diagnosing it.

"...when people have lightheadedness that is severe and seems to be disabling and limiting activity, we

need to be thinking about the possibility of an autonomic disorder," said Dr. Brent Goodman, who runs the autonomic Lab at the Mayo Clinic in Scottsdale, Arizona.

Goodman has also been seeing post-COVID-19 patients who have developed POTS.

The treatment is individualized but can include exercise, changing up how much salt is in your diet, and medication.

It's not clear yet how recovery will be for post-COVID-19 patients. Both doctors agree that the sooner someone can be diagnosed, the better for starting the treatment.

Excerpted from [Some COVID-19 survivors being diagnosed with syndrome called POTS \(thedenverchannel.com\)](#)

3 Holiday Safety Tips for Seniors You Need to Know

As enjoyable as it is to dive into decorating, the following [holiday tips for seniors](#) are essential to keep in mind to ensure that the season remains free of potential problems:

- **Skip fires.** While chestnuts roasting on an open fire does sound lovely in a song, candles and fireplaces are primary contributing factors to holiday fires. Battery-powered candles are a much safer alternative...
- **Choose synthetic.** If your family member would like a tree to decorate, a safe and easy-to-

maintain choice is an artificial tree in place of a live one. And take special care with ornaments. Although traditional decorations are truly a treasure, some of them are made from fragile glass. One solution... is to carefully pull out, enjoy viewing, and share stories about fragile glass ornaments, but then display only shatter-proof decorations on the tree itself.

- **Prevent electrical accidents.** Carefully check strands of lights and other decorations that require electricity, in addition to extension cords, to make sure

they're free of damage or fraying. Revised guidelines for holiday lights were identified in 2015 by the [Consumer Product Safety Commission](#) to include details such as over-current protection, a minimum wire size, and other criteria, so it's a good idea to replace any older electric decorations with newer, less hazardous ones. And, make sure to unplug all lights and decorations when they're unattended, particularly when leaving the home or going to bed.

Excerpted from [Auburn Home Care \(gracehomecare.com\)](#)



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of events

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Salem Library Holiday Hours

Christmas 2020 Holiday Hours

The library will be closed on

Thursday, Dec 24th
Friday, Dec 25th
Saturday, Dec 26th
Sunday, Dec 27th

New Year's Day 2021 Holiday Hours

The library will be closed on

Friday, Jan 1

